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PATENT

JUL 17 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**In the Application of:** Yoon et al.

**Application Serial No:** 09/874,224

**Filing Date:** June 6, 2001

**Title:** Loan System of Financial Institution and  
Method Thereof

**Group Art Unit:** 3628

**Examiner:** Milef, Elda

**Confirmation:** 5678

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO OFFICE ACTION**

Dear Sir:

In response to the Office Action mailed March 16, 2006, please reconsider the above-identified application as indicated below.

Remarks begin on page 2 of this paper.